

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Diana L. Andrews a/k/a Missy  
Andrews  
Debtor,

BANKRUPTCY CASE NUMBER  
21-20239-CMB

CHAPTER 13

AMENDED TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a).  
Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the  
transfer, other than for security, or the claim referenced in this evidence and notice.

**Transferee**

Lakeview Loan Servicing, LLC

Name of Transferee

Name and Address where notices to transferee

Servicer should be sent:

Nationstar Mortgage LLC

P.O. Box 619096

Dallas, TX 75261-9741

Phone: 1-888-480-2432

Last Four Digits of Acct #: XXXXXX6178

Name and Address where transferee payments  
should be sent (if different from above):

Nationstar Mortgage LLC

PO Box 619094 Dallas, TX 75261-9741

Phone: 1-888-480-2432

Last Four Digits of Acct #: XXXXXX6178

**Transferor**

Freedom Mortgage Corporation

Name of Transferor

Court Claim # (if known): 6

Amount of Claim: \$155,510.90

Date Claim Filed: April 6, 2021

Last Four Digits of Acct. #: XXXXX0485

B-2100A (Form 2100A) (12/15)

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Christopher A. DeNardo  
Christopher A. DeNardo 78447

Date: February 15, 2023

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Diana L. Andrews a/k/a Missy  
Andrews  
Debtor,

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CHAPTER 13

**CERTIFICATE OF SERVICE**

I, Christopher A. DeNardo, an employee of the law firm of LOGS Legal Group LLP hereby certify that I caused to be served true and correct copies of the foregoing by First Class Mail, postage prepaid, at the respective last known address of each person set forth below on this 15th day of February, 2022:

Diana L. Andrews a/k/a Missy Andrews  
21 East Katherine Avenue  
Washington, PA 15301

Christopher M. Frye, Steidl & Steinberg  
Suite 2830 Gulf Tower, 707 Grant Street  
Pittsburgh, PA 15219  
chris.frye@steidl-steinberg.com - VIA ECF

Ronda J. Winnecour, Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
cmecf@chapter13trusteedpa.com - VIA ECF

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

B-2100A (Form 2100A) (12/15)

*/s/ Christopher A. DeNardo*

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Christopher A. DeNardo 78447  
LOGS Legal Group LLP  
3600 Horizon Drive, Suite 150  
King of Prussia, PA 19406  
(610) 278-6800  
logsecf@logs.com

01/13/2022



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 818060  
5801 Postal Road  
Cleveland, OH 44181

## OUR INFO

ONLINE

[www.mylakeviewloan.com](http://www.mylakeviewloan.com)

## YOUR INFO

DEBTOR(S)

**MATTHEW ANDREWS****DIANA ANDREWS**

CASE NUMBER

**2120239**

PROPERTY ADDRESS

**315 WESTERN AVE**  
**HOUSTON, PA 15342**

MATTHEW ANDREWS  
DIANA ANDREWS  
21 E KATHERINE AVE  
WASHINGTON, PA 15301

Dear Matthew Andrews and Diana Andrews:

The servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from FREEDOM MORTGAGE CORPORATION to Mr. Cooper effective 1/4/2022. The servicing of the mortgage loan will be handled by the Bankruptcy Department at Mr. Cooper.

This transfer does not affect any term or condition of the mortgage instruments or applicable treatment in current bankruptcy proceedings, other than terms directly related to the servicing of your loan such as where to send your payments or make inquiries related to the mortgage loan.

Except in limited circumstances, the law requires that your prior servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you a notice of the transfer no later than 15 days after this effective date or at closing.

Your prior servicer was FREEDOM MORTGAGE CORPORATION. If you have any questions relating to the transfer of servicing, please do not hesitate to contact their Customer Service Department at 855-690-5900 or via mail at PO BOX 50485, INDIANAPOLIS, IN 46250.

Your new Servicer is Mr. Cooper and your new loan number will be [REDACTED]. If you have any questions relating to the transfer of servicing to Mr. Cooper, you may call the Bankruptcy Department at 877-343-5602 between the hours of Monday through Friday from 8 a.m. to 5 p.m. (CT). Please note the following important address information for the Bankruptcy Department at Mr. Cooper:

## Correspondence Address:

Mr. Cooper  
PO Box 619096  
Dallas, TX 75261-9741

## Payment Address:

Mr. Cooper  
PO Box 619094  
Dallas, TX 75261-9741

The date that your prior servicer will stop accepting payments from you is 1/3/22. The date that your new servicer will start accepting payments from you is 1/4/2022. Send all payments due on or after that date to your new servicer.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



If your bankruptcy plan requires you to make post-petition mortgage payments directly to the bankruptcy trustee, please continue to send the payments pursuant to the bankruptcy plan and not to the address above.

The transfer of the servicing of the mortgage loan will require you to contact all hazard and flood insurers to add Mr. Cooper as loss payee with the below address and information. For escrow accounts, insurers need to send billing statements/invoices to Mr. Cooper Loss Payee. Be sure to provide Mr. Cooper with a copy of the Notice to the Insurance Provider.

Nationstar Mortgage LLC  
Its Successors and/or Assigns  
P.O. Box 7729  
Springfield, OH 45501-7729

If your loan has optional insurance, your mortgage life insurance, disability insurance and/or other optional products will be discontinued at the time of transfer. If you wish to maintain coverage, you must contact your provider about direct billing. If your loan does not have optional products, and you wish to obtain them, you will need to contact an optional insurance provider.

If you were making payments to the prior servicer by means of automatic deduction or monthly reoccurrence of Western Union payments, this service will not continue with Mr. Cooper due to the bankruptcy status of the loan. Once the loan is no longer in a bankruptcy status, you can set up automatic payments with Mr. Cooper by contacting the Customer Service Department.

If you authorize your bank or credit union online bill payment system to automatically pay your mortgage payment, you will need to tell your bank or credit union to make those payments to Mr. Cooper

If you are currently participating in, or being considered for, a foreclosure avoidance program or loan modification program, the prior servicer will be transferring to us any supporting documentation you may have submitted. Until the transfer date, you should continue to make your payments (i.e., trial payments, if attempting to qualify for a modification) to the prior servicer. After transfer, you should make all payments to **Mr. Cooper** at the address above. Unless you have received a decision from the prior regarding qualification for these programs, decisions regarding qualification for these programs will be made by Mr. Cooper. If you have received a decision from the prior servicer, we will be advised of that decision and will complete the processing of your workout, in accordance with that decision.

If your intention is to retain the property and you are interested in loss mitigation opportunities outside of the bankruptcy process, please contact our Bankruptcy Loss Mitigation representatives at 877-343-5602, Monday through Friday from 8 a.m. to 5 p.m. (CT). If you are represented by counsel in your bankruptcy proceeding, please be aware that we will need written authorization from your counsel to speak with you directly regarding available loss mitigation options.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed.

Sincerely,

Mr. Cooper

### **Legal Rights and Protections Under the SCRA**

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

### **Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard}.
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### **What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### **How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

### **How Does A Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.